

# SENATE BILL NO. 660

## 93RD GENERAL ASSEMBLY

INTRODUCED BY SENATOR DAYS.

Pre-filed December 1, 2005, and ordered printed.

TERRY L. SPIELER, Secretary.

3766S.01I

### AN ACT

To amend chapter 103, RSMo, by adding thereto two new sections relating to the health plan for state employees, with an emergency clause and an effective date.

*Be it enacted by the General Assembly of the State of Missouri, as follows:*

Section A. Chapter 103, RSMo, is amended by adding thereto two new sections, to be known as sections 103.101 and 103.102, to read as follows:

**103.101. 1. Effective July 1, 2006, the premiums paid by state employees through the Missouri consolidated health care plan shall be based on the employees' annual salaries.**

**2. Effective in fiscal year 2007, employees shall contribute the following percentages of annual income toward their annual health insurance coverage, which shall provide employees with a level of coverage and benefits currently provided under Missouri consolidated health care plan's premium plan option:**

Annual Salary		Percentage of Contribution		
	Employee Only	Employee & Spouse	Employee & Children	Family
<b>\$0 - \$40,000</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
<b>\$40,001 - \$60,000</b>	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>2%</b>
<b>\$60,001 - \$80,000</b>	<b>0%</b>	<b>2%</b>	<b>1%</b>	<b>3%</b>
<b>\$80,001 and over</b>	<b>0%</b>	<b>3%</b>	<b>2%</b>	<b>4%</b>

**3. If an employee elects to participate in a plan other than the lowest cost premium plan, the state shall contribute a dollar amount equal to that which would have been contributed on behalf of the employee under the lowest cost premium or the full amount of the premium plan, whichever is less.**

**4. If no plan option is available in a region of the state, the rates**

22 in this section shall be applicable to coverage under the Missouri  
23 consolidated health care plan's copay plan.

103.102. 1. The general assembly shall appropriate sufficient  
2 moneys in the fiscal year 2007 state budget to cover the cost of  
3 reimbursements to employees for Missouri consolidated health care  
4 plan premiums paid by employees between January 1, 2006, and June  
5 30, 2006, which exceed the premium amount that would have been paid  
6 by employees pursuant to section 103.101. The reimbursement amount  
7 shall be determined based on the employee premium contribution for  
8 the lowest cost premium plan available in the employee's region for the  
9 level of coverage in which the employee is currently enrolled,  
10 regardless of the plan option currently chosen by the employee minus  
11 the total amount of premium contribution the employee would have  
12 made pursuant to section 103.101.

13 2. The reimbursement provided for in this section shall be  
14 applied as follows:

15 (1) Moneys shall first be applied to the premiums paid by the  
16 employee for the plan and level of coverage in which the employee is  
17 enrolled for the six-month period of January 1, 2006, to June 30, 2006;  
18 and

19 (2) If the moneys allocated to the employee pursuant to  
20 subdivision (1) of this subsection exceed the employee's actual premium  
21 costs for the six-month period of January 1, 2006, to June 30, 2006, any  
22 remaining moneys shall be paid to the employee to cover medical  
23 expenses incurred, including copayments, coinsurance, or prescription  
24 drug costs, during such six-month period.

25 3. Nothing in this section shall be construed as requiring an  
26 employee to pay for any additional premium costs for the six-month  
27 period of January 1, 2006, to June 30, 2006.

Section B. Because immediate action is necessary to ensure affordable  
2 health insurance coverage for state employees, section A of this act is deemed  
3 necessary for the immediate preservation of the public health, welfare, peace, and  
4 safety, and is hereby declared to be an emergency act within the meaning of the  
5 constitution, and section A of this act shall be in full force and effect on July 1,  
6 2006, or upon its passage and approval, whichever later occurs.